
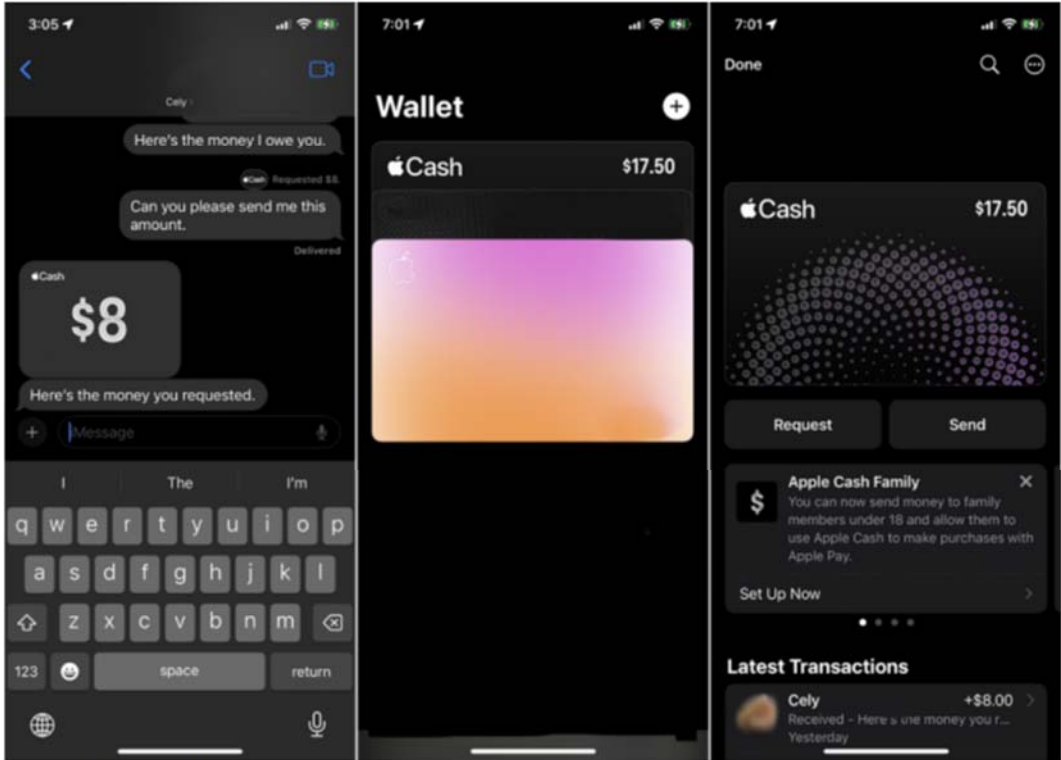
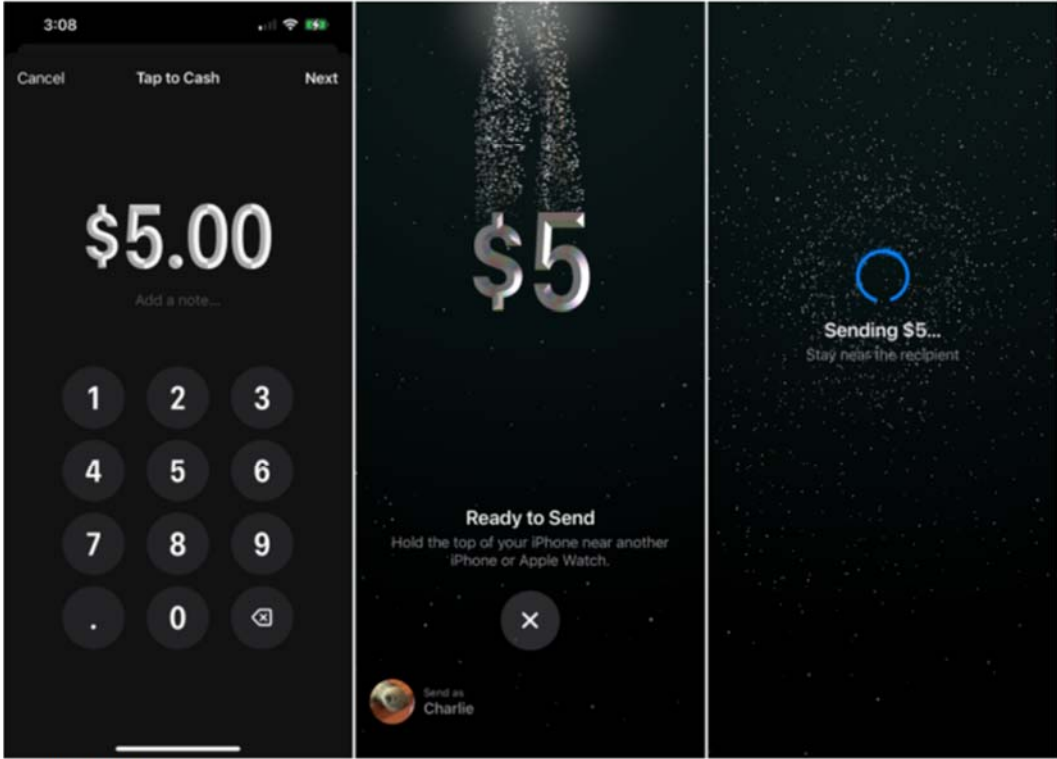


Exhibit J

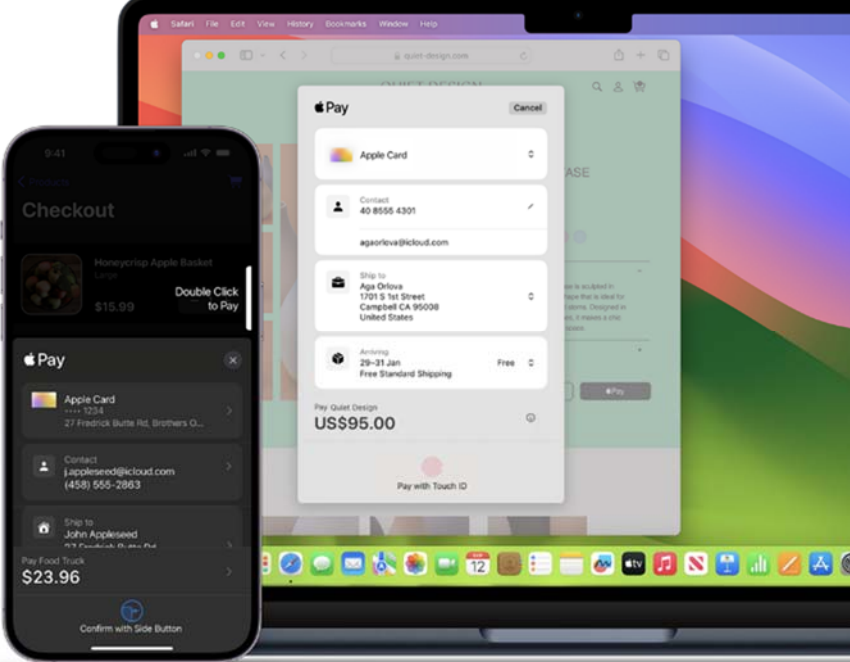
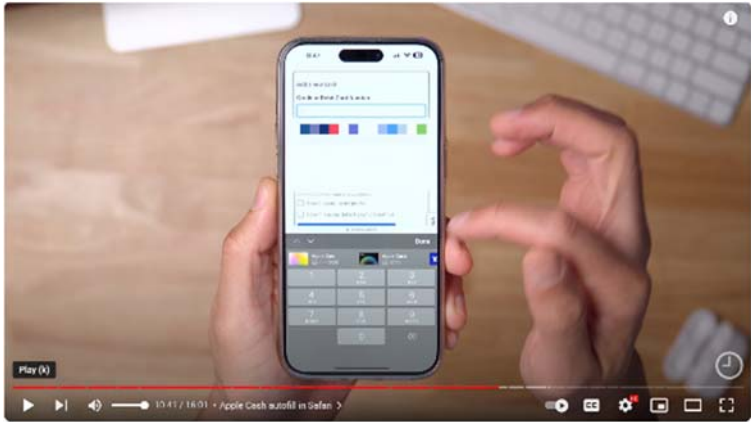
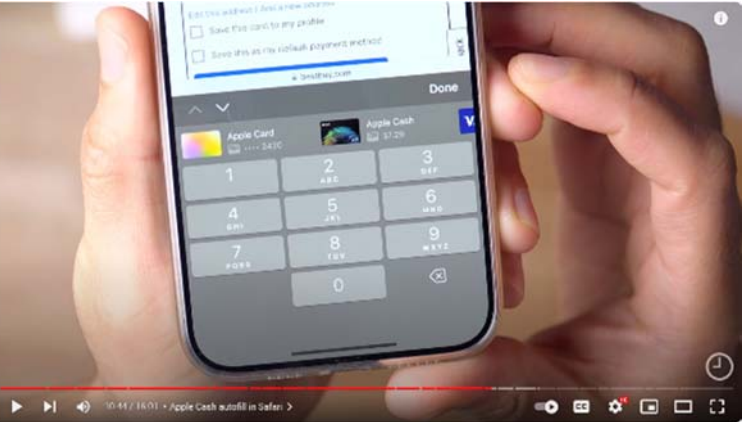
Exhibit J - U.S. Patent No. 11,176,538

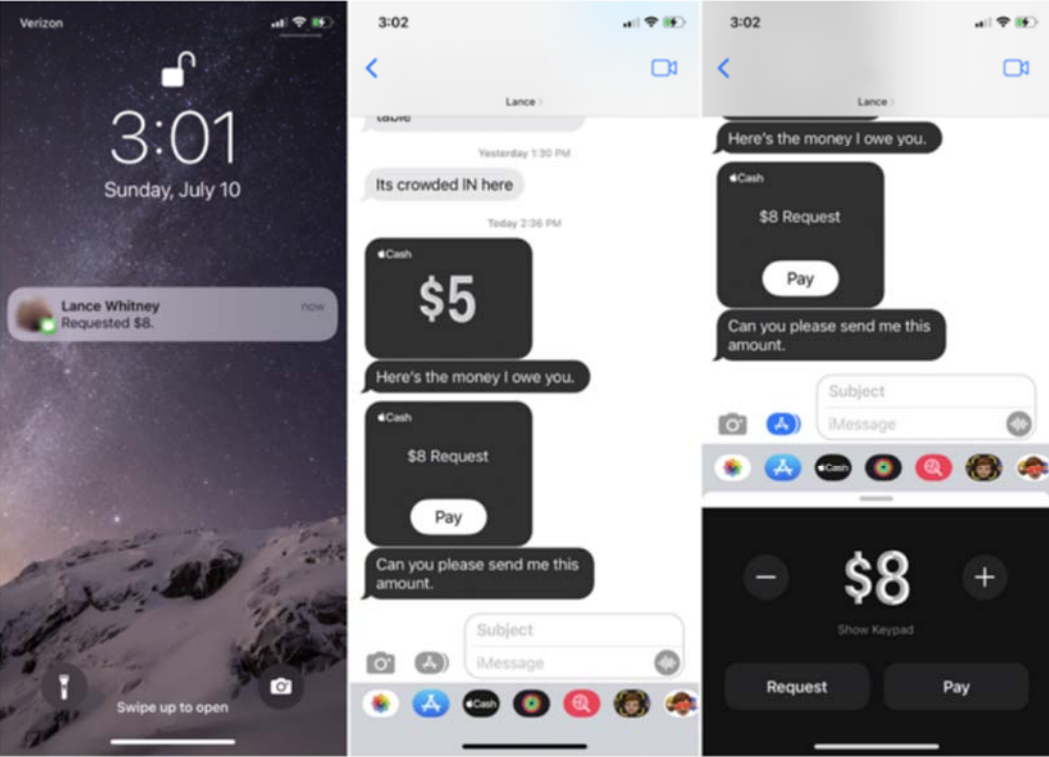
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
19[Pre]: A method of performing an online payment transaction, the method comprising:	<p data-bbox="489 269 1864 302">An Apple Pay-, Apple Wallet, and/or Apple Cash-enabled computing device performs an online payment transaction.</p> <div data-bbox="489 326 1654 776">  </div> <p data-bbox="489 784 1982 919"><i>See, e.g., Apple Pay</i>, Apple, https://www.apple.com/apple-pay/; <i>Devices compatible with Apple Pay</i>, Apple (Sept. 24, 2024), https://support.apple.com/en-us/102896; Abby Ferguson, <i>How to set up Apple Pay</i>, Popular Sci. (May 12, 2024 3:04 PM EDT), https://www.popsci.com/diy/how-to-set-up-apple-pay/ (“[The Wallet app] is pre-installed on Apple devices, so you won’t need to install it first.”).</p> <h2 data-bbox="489 951 1188 1000">Pay with your virtual card number</h2> <p data-bbox="489 1016 1444 1105">If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can find your virtual card number in the Wallet app. If you use Apple Card Family² and you share your account with a co-owner³, you each have your own virtual card number.</p> <p data-bbox="489 1122 1373 1146">Your virtual card number is different from your titanium card number and Apple Pay card number.</p> <p data-bbox="489 1154 1839 1187"><i>See, e.g., How to make purchases with Apple Card</i>, Apple (Sept 18, 2024), https://support.apple.com/en-us/104951.</p> <h2 data-bbox="489 1219 1423 1325">Use your virtual card number for Apple Cash</h2> <p data-bbox="489 1357 1440 1414">Use your Apple Cash virtual card number to make secure purchases online where Apple Pay isn't yet available.</p> <p data-bbox="489 1422 1814 1448"><i>See, e.g., Use your virtual card number for Apple Cash</i> (Sept. 26, 2024), https://support.apple.com/en-us/119943.</p>

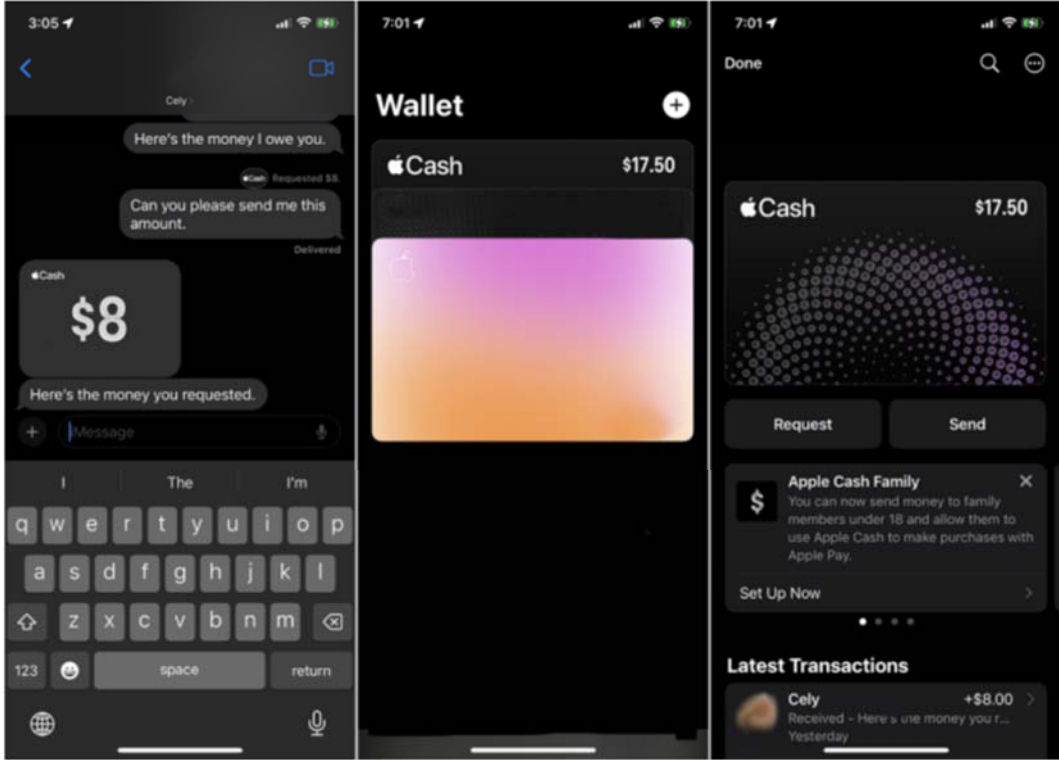
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p>Request Money from Another Person [. . .]</p> <p>You can also request money from another individual. To do this, open the Wallet app, select the Apple Cash card, and then tap the Send or Request button. Type the name, email address, or phone number of the person from whom you're requesting the money. [. . .]</p> <p>The other person must tap the Pay button on the request to approve the transfer. The amount owed is listed at the bottom of the screen, allowing the person to alter the final amount. Once the request has been paid, you will receive another text back showing the amount of money they sent.</p>  <p>(Credit: PCMag / Apple)</p>

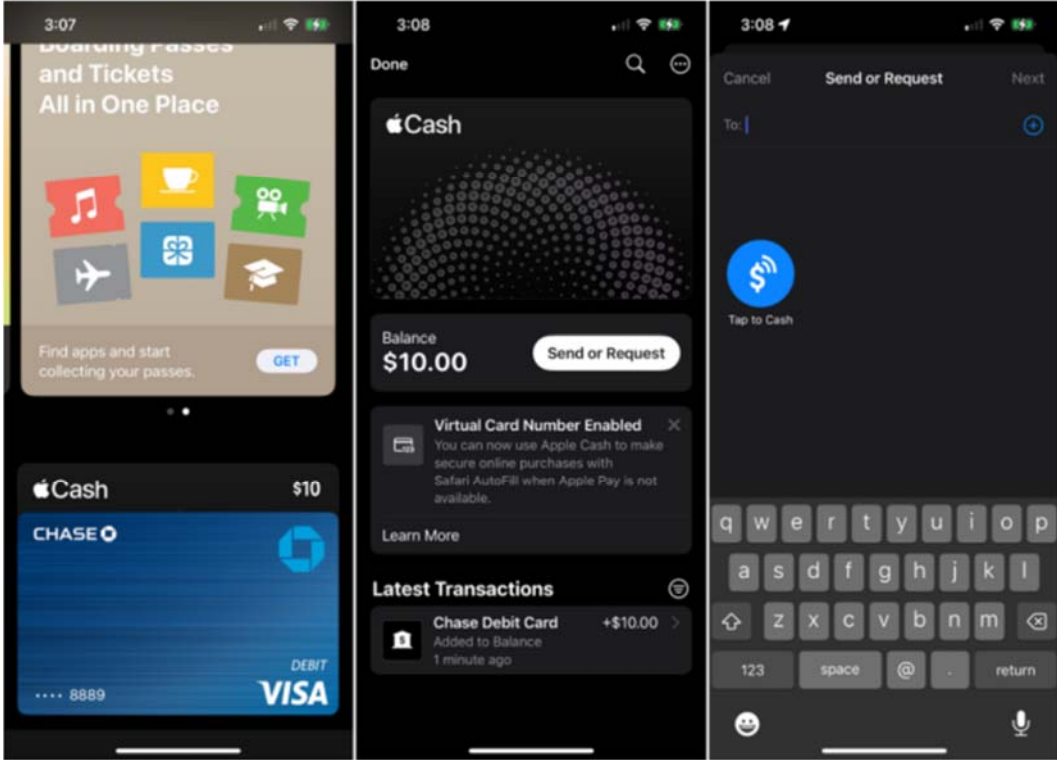
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p data-bbox="489 196 1035 237">Exchange Money With Tap to Cash</p> <p data-bbox="489 256 1501 378">If you and a fellow iPhone user are running <u>iOS 18</u>, you can use the new Tap to Cash feature to exchange money. To set this up, go to Settings > General > AirDrop, and make sure Bringing Devices Together is enabled. [. . .]</p> <p data-bbox="489 397 1533 516">Double click the side button to confirm the transaction and hold your iPhone next to the iPhone of the other person. The other person should then accept the transaction, and the money is transferred to their Apple Cash account.</p> <div data-bbox="489 570 1539 1325">  </div> <p data-bbox="489 1328 699 1352">(Credit: PCMag / Apple)</p> <p data-bbox="489 1356 1984 1421">See, e.g., Lance Whitney, <i>How to Send Money to Friends (or Request They Pay Up) With Apple Cash</i>, PCMag (Aug. 15, 2024), https://www.pcmag.com/how-to/use-apple-cash-send-request-money.</p>

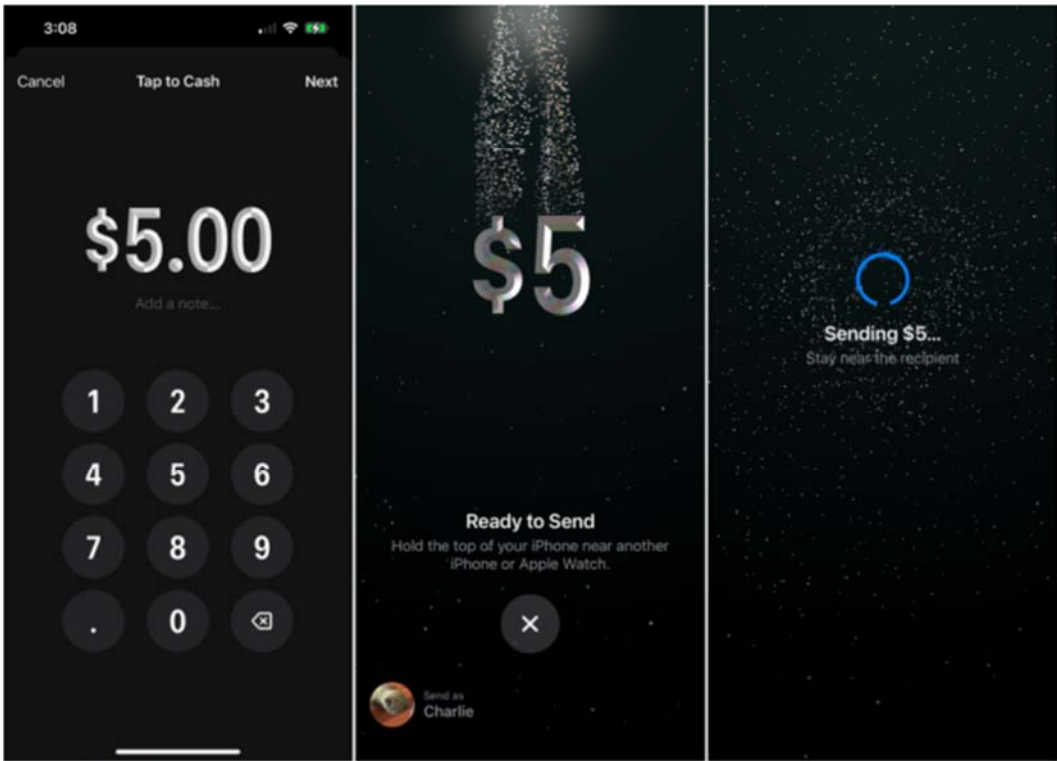
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
<p>19[a]: receiving an input signal at an electronic device, the input signal corresponding to a request for payment of an online payment transaction by said electronic device, via a wireless interface of the electronic device;</p> <p>19[b] a displaying of the payment request notification at a touch-screen display user-interface of the electronic device; and,</p> <p>19[c]: upon an authorizing of a valid device user, displaying at least one user-selectable payment account option, and requesting a user approval of payment, via the touch-screen display user-interface;</p> <p>19[d] receiving, from a valid device user, a payment selection and authorization approval input on the electronic device;</p>	<p>An Apple Pay-, Apple Wallet, and/or Apple Cash -enabled computing device receives an input signal at an electronic device, the input signal corresponding to a request for payment of an online payment transaction by said electronic device, via a wireless interface of the electronic device; displays the payment request notification at a touch-screen display user-interface of the electronic device; upon an authorizing of a valid device user, displays at least one user-selectable payment account option, and requesting a user approval of payment, via the touch-screen display user-interface; and receives, from a valid device user, a payment selection and authorization approval input on the electronic device.</p> <h2 data-bbox="499 435 1247 480">How to use Apple Pay online or in apps</h2> <p data-bbox="499 505 1394 561">You can use Apple Pay to pay online or in apps when you see Apple Pay as a payment option.^{2,3}</p> <ol data-bbox="499 589 1759 1252" style="list-style-type: none"> <li data-bbox="499 589 1285 618">1. Tap the Apple Pay button or choose Apple Pay as your payment method. <li data-bbox="499 634 1423 691">2. To pay with a different card, tap Other Cards & Pay Later Options or Change Payment Method to change your default card. <li data-bbox="499 711 1444 768">3. If necessary, enter your billing, shipping, and contact information. Apple Pay stores that information, so you won't need to enter it again. <li data-bbox="499 787 1440 1179">4. Confirm the payment. <ul style="list-style-type: none"> <li data-bbox="531 833 1419 889">○ iPhone or iPad with Face ID: Double-click the side button, then use Face ID or your passcode. <li data-bbox="531 909 1220 938">○ iPhone or iPad without Face ID: Use Touch ID or your passcode. <li data-bbox="531 956 1066 985">○ Apple Vision Pro: Use Optic ID or your passcode. <li data-bbox="531 1003 1003 1032">○ Apple Watch: Double-click the side button. <li data-bbox="531 1050 1073 1079">○ Mac with Touch ID: Place your finger on Touch ID. <li data-bbox="531 1097 1440 1179">○ Mac without Touch ID: Confirm the payment on your Bluetooth-connected iPhone or Apple Watch. Make sure that you're signed in to the same Apple Account on all devices. <li data-bbox="499 1198 1394 1227">5. When your payment is successful, you'll see Done and a checkmark on the screen. <p data-bbox="499 1230 1759 1260"><i>See, e.g., Make purchases using Apple Pay</i>, Apple (Sept. 24, 2024), https://support.apple.com/en-us/102626.</p>

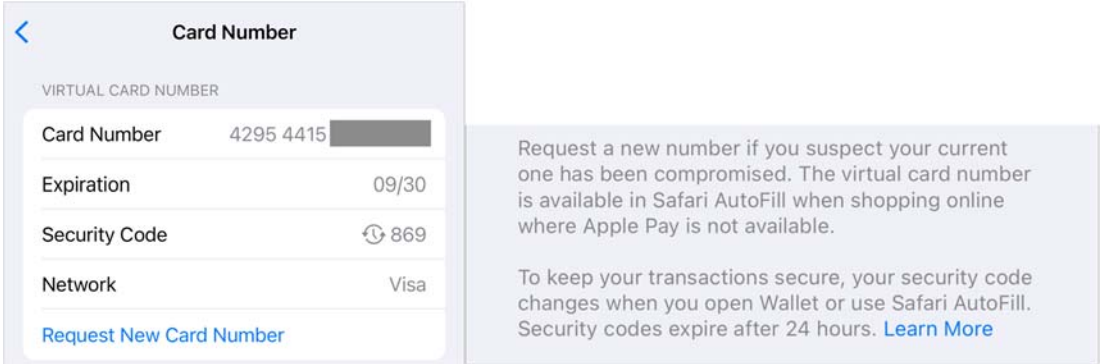
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	
	<p>See, e.g., Apple, <i>Apple Pay Merchant Integration Guide</i> at 3 (Jan. 2024) available at http://developer.apple.com/apple-pay/Apple-Pay-Merchant-Integration-Guide.pdf; <i>Get started with Apple Pay on the Web</i>, Apple Developer, https://developer.apple.com/videos/play/tech-talks/111381/.</p> <div data-bbox="489 1003 1234 1422">  </div> <div data-bbox="1245 1003 1990 1422">  </div>
	<p>See, e.g., 9to5Mac, <i>iOS 17.4 – 30+ New Changes and Features</i>, YouTube (Feb. 28, 2024), https://www.youtube.com/watch?v=wT5osIMpyuQ&t=635s.</p>

Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p data-bbox="499 204 1503 315">Tap Next and enter the amount of money you're requesting from this person. Tap the Request button to open the Messages app, and a request will appear. Type a message and then tap the arrow to send the text.</p> <div data-bbox="499 370 1541 1122"></div> <p data-bbox="499 1130 701 1148">(Credit: PCMag / Apple)</p>

Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p>The other person must tap the Pay button on the request to approve the transfer. The amount owed is listed at the bottom of the screen, allowing the person to alter the final amount. Once the request has been paid, you will receive another text back showing the amount of money they sent.</p>  <p>(Credit: PCMag / Apple)</p>

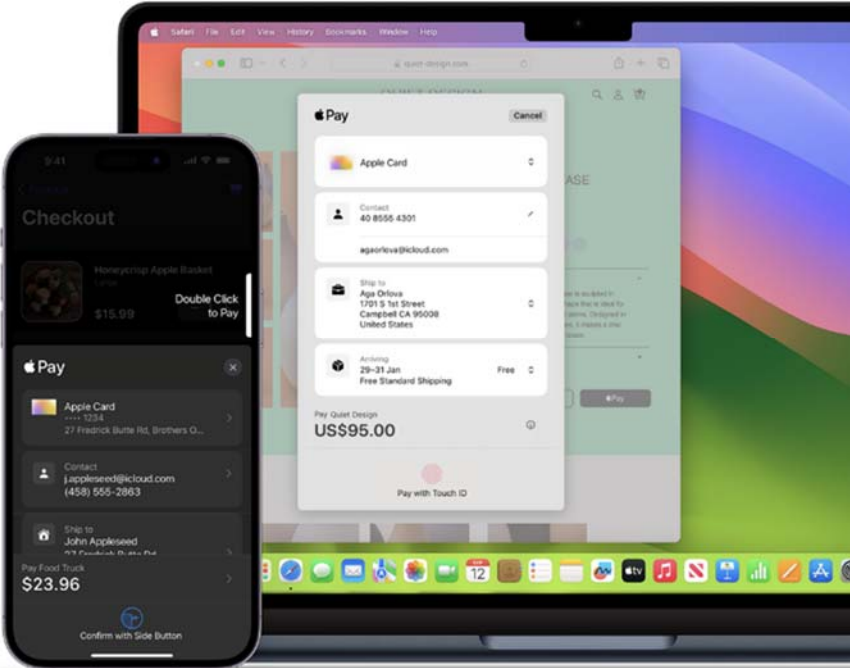
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p data-bbox="489 204 1035 237">Exchange Money With Tap to Cash</p> <p data-bbox="489 253 1501 375">If you and a fellow iPhone user are running <u>iOS 18</u>, you can use the new Tap to Cash feature to exchange money. To set this up, go to Settings > General > AirDrop, and make sure Bringing Devices Together is enabled. [. . .]</p> <p data-bbox="489 391 1539 464">Next, open the Wallet app and tap the Apple Cash card. Tap the Send or Request button and then select Tap to Cash. Enter the amount you want to send, then tap Next.</p>  <p data-bbox="489 1284 699 1302">(Credit: PCMag / Apple)</p>

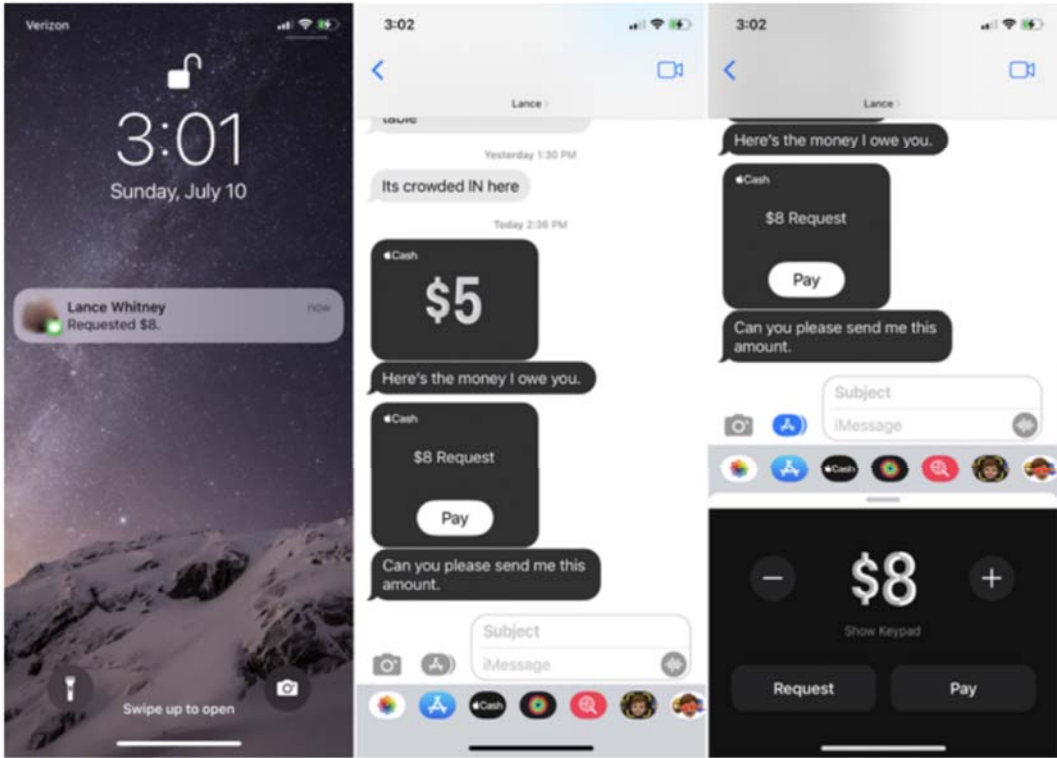
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p data-bbox="489 204 1535 321">Double click the side button to confirm the transaction and hold your iPhone next to the iPhone of the other person. The other person should then accept the transaction, and the money is transferred to their Apple Cash account.</p> <div data-bbox="489 370 1539 1125">  </div> <p data-bbox="489 1133 1995 1323">(Credit: PCMag / Apple) <i>See, e.g., Lance Whitney, How to Send Money to Friends (or Request They Pay Up) With Apple Cash, PCMag (Aug. 15, 2024), https://www.pcmag.com/how-to/use-apple-cash-send-request-money; Sharing Files with AirDrop on iPhone or iPad, Apple Device Support Tutorials, https://it-training.apple.com/tutorials/support/sup050/ (“AirDrop uses Bluetooth to discover nearby devices and Wi-Fi to transfer data between devices. If the devices leave Bluetooth or Wi-Fi range of each other after you initiate an AirDrop transfer, the transfer can continue over the internet.”).</i></p>

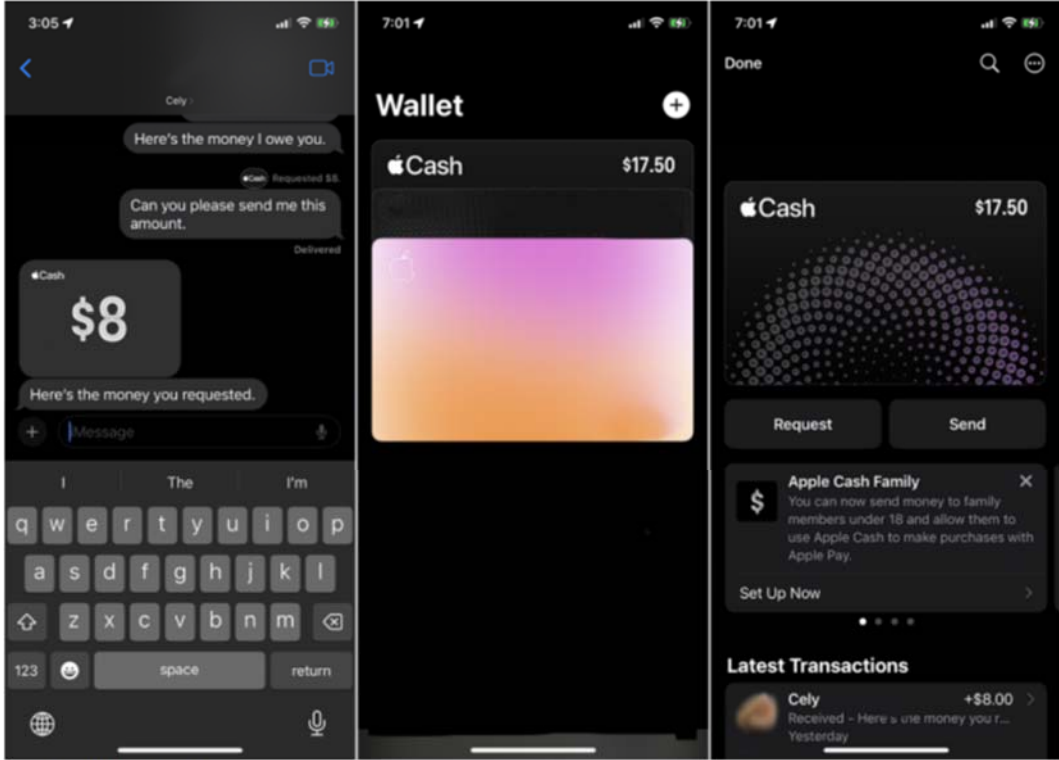
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
<p>19[e] generating at least one limited-use numbers at said electronic device, and using said limited-use number in place of at least a portion of selected account issuer payment information; and</p>	<p>An Apple Pay-, Apple Wallet, and/or Apple Cash-enabled computing device generates at least one limited-use numbers at said electronic device, and using said limited-use number in place of at least a portion of selected account issuer payment information.</p> <p>When you use Apple Pay within apps or on the web [. . .]</p> <p>To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554; Apple Platform Security, <i>Payment authorization with Apple Pay</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web.</p> <p>What is Advanced Fraud Protection?</p> <p>Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p>You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Jan. 10, 2024), https://support.apple.com/en-us/102427.</p> <div data-bbox="489 1081 1581 1442">  </div> <p><i>See, e.g., Glenn Fleishman, How to pay even more safely with Apple Cash</i>, Macworld (Apr. 12, 2024), https://www.macworld.com/article/2270855/safely-use-apple-cash.html.</p>

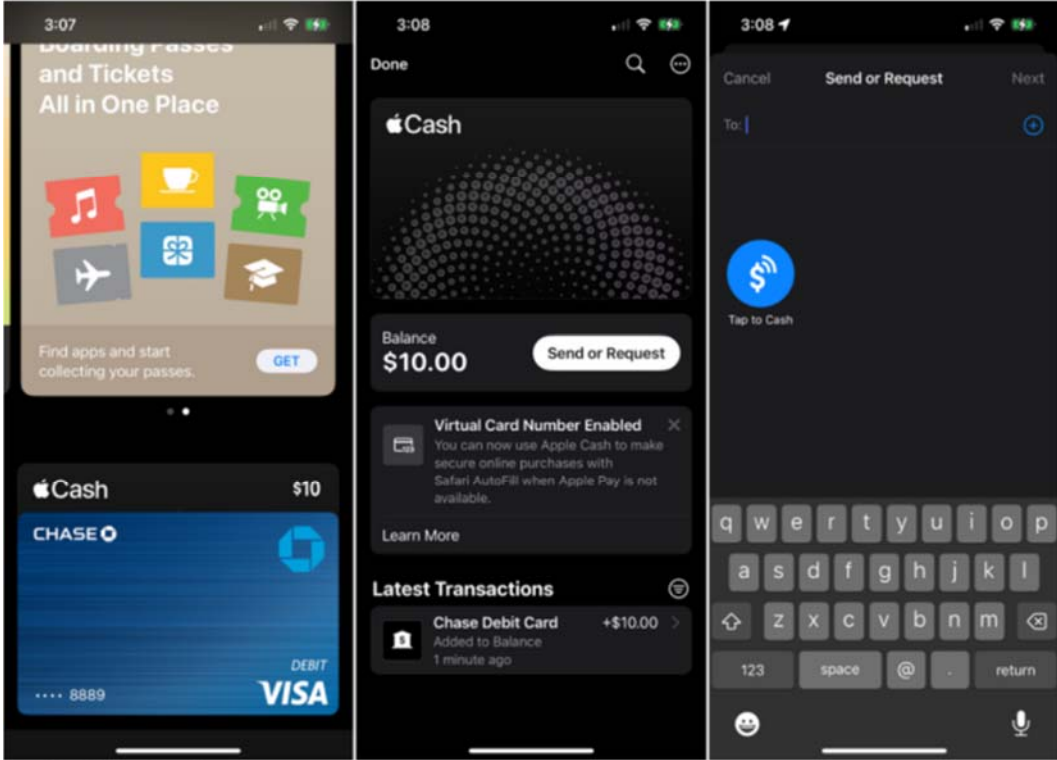
<div>Claim No.</div> <div>19[f] combining said at least one limited-use numbers, with said selected account information, to form a complete payment information; and,</div>	<div>Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device</div> <div>An Apple Pay-, Apple Wallet, and/or Apple Cash-enabled computing device combines said at least one limited-use numbers, with said selected account information, to form a complete payment information.</div> <div><div><div><div>PKPaymentToken Object</div><div>Transaction ID</div><div>Payment network</div><div>Payment token data<div>Signature Header</div><div>Encrypted Payment data<div>Amount</div><div>Cardholder name</div><div>⋮</div><div>Payment processing data</div></div></div></div></div><div>[...]</div></div> <div><div>Overview</div><div>Apple Pay is available on all iOS devices with a Secure Element — an industry-standard, certified chip designed to store payment information safely. In macOS, users must have an iPhone or Apple Watch that supports Apple Pay to authorize the payment, or have a Mac with Touch ID. The Secure Element creates a payment object when an app or website that uses Apple Pay sends a payment request.</div><div>The payment object has a nested structure that contains a payment token with encrypted payment data, as shown in the figure below.</div><div>Payment data keys</div><div>The decrypted payment data in the data value contains the following keys and values:</div><table><tr><th>Key</th><th>Value</th><th>Description</th></tr><tr><td>applicationPrimary AccountNumber</td><td>string</td><td>Device-specific account number of the card that funds this transaction</td></tr><tr><td>applicationExpiration Date</td><td>date as a string</td><td>Card expiration date in the format YYMMDD</td></tr><tr><td>currencyCode</td><td>string</td><td>ISO 4217 numeric currency code, as a string to preserve leading zeros</td></tr><tr><td>transactionAmount</td><td>number</td><td>Transaction amount</td></tr><tr><td>cardholderName</td><td>string</td><td>Optional. Cardholder name.</td></tr><tr><td>deviceManufacturer Identifier</td><td>string</td><td>Hex-encoded device manufacturer identifier</td></tr><tr><td>paymentDataType</td><td>string</td><td>Either "3D Secure" or "EMV"</td></tr><tr><td>paymentData</td><td>payment data dictionary</td><td>Detailed payment data; see Detailed Payment Data Keys (3D Secure) and Detailed Payment Data Keys (EMV) below</td></tr><tr><td>authentication Responses</td><td>list of Authentication Response entries</td><td>For a multitoken request, a list of submerchant responses that contain cryptograms. See Authentication Response below.</td></tr><tr><td>merchantToken Identifier</td><td>string</td><td>For a merchant token request, the provisioned merchant token identifier from the payment network</td></tr></table><div>[...]</div></div>	Key	Value	Description	applicationPrimary AccountNumber	string	Device-specific account number of the card that funds this transaction	applicationExpiration Date	date as a string	Card expiration date in the format YYMMDD	currencyCode	string	ISO 4217 numeric currency code, as a string to preserve leading zeros	transactionAmount	number	Transaction amount	cardholderName	string	Optional. Cardholder name.	deviceManufacturer Identifier	string	Hex-encoded device manufacturer identifier	paymentDataType	string	Either "3D Secure" or "EMV"	paymentData	payment data dictionary	Detailed payment data; see Detailed Payment Data Keys (3D Secure) and Detailed Payment Data Keys (EMV) below	authentication Responses	list of Authentication Response entries	For a multitoken request, a list of submerchant responses that contain cryptograms. See Authentication Response below.	merchantToken Identifier	string	For a merchant token request, the provisioned merchant token identifier from the payment network
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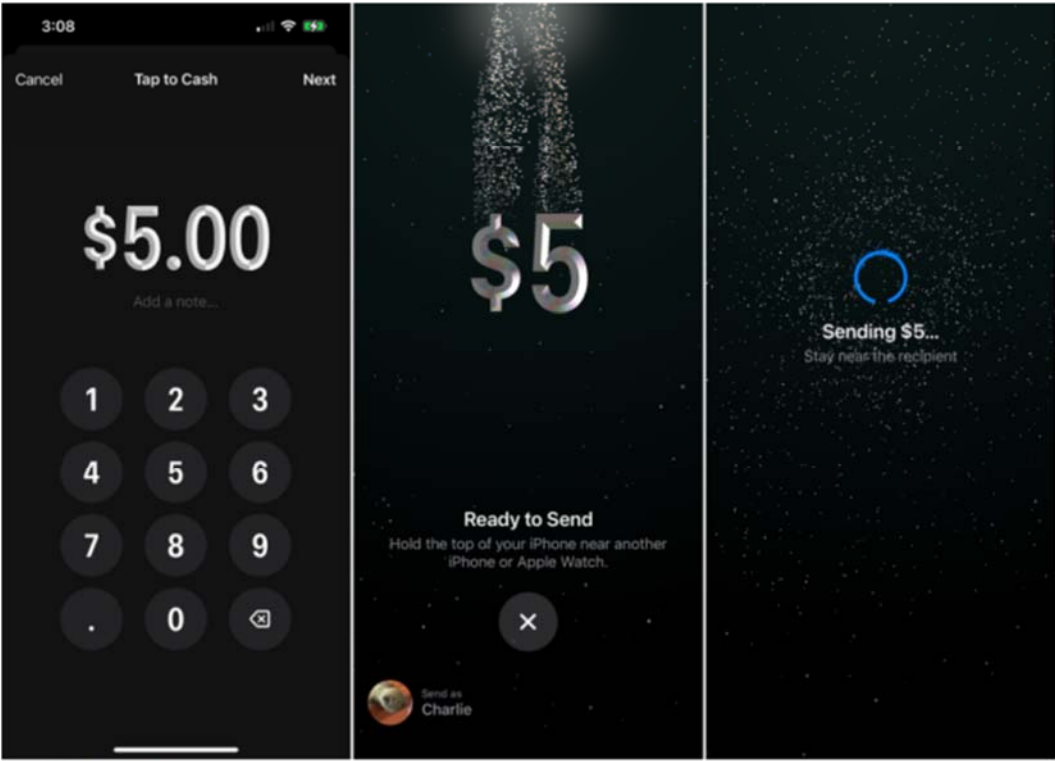
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device									
	<div>Detailed payment data keys (EMV)</div> <div>If the paymentDataType value is "EMV" in the Payment Data Keys information, the payment data dictionary in paymentData contains the following keys and values:</div> <table><tr><th>Key</th><th>Value</th><th>Description</th></tr><tr><td>emvData</td><td>The Europay, Mastercard, and Visa (EMV) payment structure, as a Base64-encoded string</td><td>Output from the Secure Element</td></tr><tr><td>encrypted PINData</td><td>The encrypted PIN, as a hex-encoded string</td><td>The PIN is encrypted using the bank's key. RSA_v1 only.</td></tr></table> <div>See, e.g., <i>Payment token format reference</i>, Apple Developer, https://developer.apple.com/documentation/passkit_apple_pay_and_wallet/apple_pay/payment_token_format_reference; <i>PKPayment</i>, Apple Developer, https://developer.apple.com/documentation/passkit_apple_pay_and_wallet/pkpayment.</div> <div>Use a virtual card via Safari AutoFill</div> <div>You can use an Apple Cash virtual number wherever you can use Safari's AutoFill feature. I used a website designed to let you test filling in card information in a form, and Safari showed Apple Cash as an option alongside my Apple Card and other credit cards configured in <i>Settings > Safari > AutoFill > Saved Credit Cards</i>. (An Apple Card and Apple Cash are automatically available to AutoFill and can't be removed at that Settings location.)</div> <div>Tap the Apple Cash icon and the current virtual card number, expiration date, and security code will be filled in. If there's a prompt on the page for the payment network, Safari will choose Visa, which seems to be the only network used for Apple Cash.</div> <div>See, e.g., Glenn Fleishman, <i>How to pay even more safely with Apple Cash</i>, Macworld (Apr. 12, 2024), https://www.macworld.com/article/2270855/safely-use-apple-cash.html; Filipe Espósito, <i>iOS 16 to add virtual cards support in Safari for online shopping</i>, 9to5MAC (Jul. 6, 2022, 12:25 pm PT), https://9to5mac.com/2022/07/06/ios-16-virtual-cards-support-safari/.</div>	Key	Value	Description	emvData	The Europay, Mastercard, and Visa (EMV) payment structure, as a Base64-encoded string	Output from the Secure Element	encrypted PINData	The encrypted PIN, as a hex-encoded string	The PIN is encrypted using the bank's key. RSA_v1 only.
Key	Value	Description								
emvData	The Europay, Mastercard, and Visa (EMV) payment structure, as a Base64-encoded string	Output from the Secure Element								
encrypted PINData	The encrypted PIN, as a hex-encoded string	The PIN is encrypted using the bank's key. RSA_v1 only.								

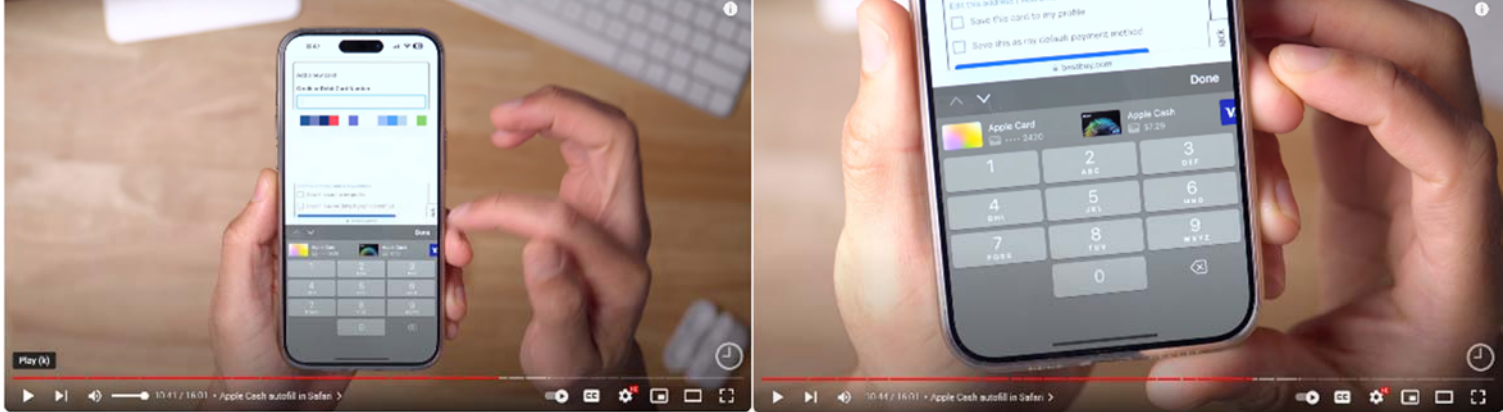
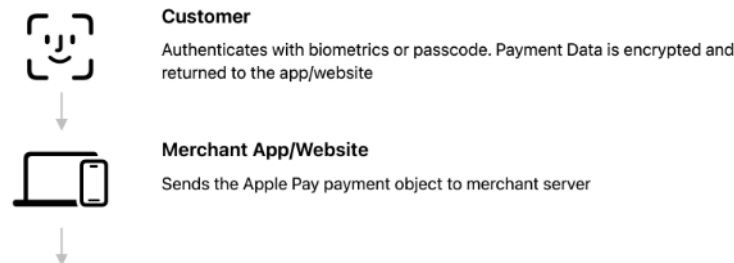
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
<p>19[g] wherein the receiving of a user payment approval authorization through the user-interface of the electronic device, is comprising a displaying on said display at least a portion of information comprising: the payment request, the merchant, the amount, and the transaction information; and,</p> <p>19[h] receiving a user input providing for at least one transaction authorization actions, from a set of actions including: approving a transaction, denying a transaction, selecting a user information, a payment amount adjustment, and selecting a transaction payment method; and,</p>	<p>An Apple Pay-, Apple Wallet, and/or Apple Cash-enabled computing device, when receiving a user payment approval authorization through the user-interface, displays on said display at least a portion of information comprising: the payment request, the merchant, the amount, and the transaction information; and receives a user input providing for at least one transaction authorization actions, from a set of actions including: approving a transaction, denying a transaction, selecting a user information, a payment amount adjustment, and selecting a transaction payment method.</p>  <p>See, e.g., Apple, <i>Apple Pay Merchant Integration Guide</i> at 3 (Jan. 2024) available at http://developer.apple.com/apple-pay/Apple-Pay-Merchant-Integration-Guide.pdf; <i>Get started with Apple Pay on the Web</i>, Apple Developer, https://developer.apple.com/videos/play/tech-talks/111381/.</p>

Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p>Request Money from Another Person [. . .]</p> <p>You can also request money from another individual. To do this, open the Wallet app, select the Apple Cash card, and then tap the Send or Request button. Type the name, email address, or phone number of the person from whom you're requesting the money. [. . .]</p> <p>Tap Next and enter the amount of money you're requesting from this person. Tap the Request button to open the Messages app, and a request will appear. Type a message and then tap the arrow to send the text.</p>  <p>(Credit: PCMag / Apple)</p>

Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p>The other person must tap the Pay button on the request to approve the transfer. The amount owed is listed at the bottom of the screen, allowing the person to alter the final amount. Once the request has been paid, you will receive another text back showing the amount of money they sent.</p>  <p>(Credit: PCMag / Apple)</p>

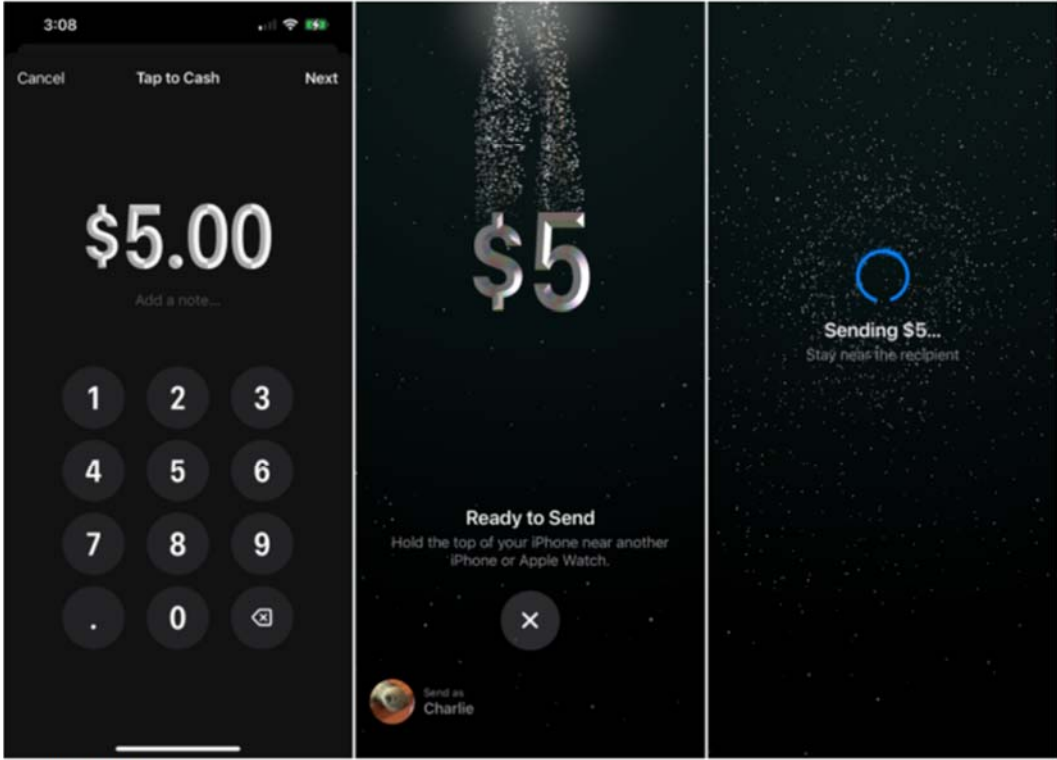
Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p data-bbox="489 204 1035 237">Exchange Money With Tap to Cash</p> <p data-bbox="489 256 1501 378">If you and a fellow iPhone user are running <u>iOS 18</u>, you can use the new Tap to Cash feature to exchange money. To set this up, go to Settings > General > AirDrop, and make sure Bringing Devices Together is enabled. [. . .]</p> <p data-bbox="489 394 1539 467">Next, open the Wallet app and tap the Apple Cash card. Tap the Send or Request button and then select Tap to Cash. Enter the amount you want to send, then tap Next.</p>  <p data-bbox="489 1284 699 1300">(Credit: PCMag / Apple)</p>

Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p>Double click the side button to confirm the transaction and hold your iPhone next to the iPhone of the other person. The other person should then accept the transaction, and the money is transferred to their Apple Cash account.</p> <div><p>(Credit: PCMag / Apple)</p><p>See, e.g., Lance Whitney, <i>How to Send Money to Friends (or Request They Pay Up) With Apple Cash</i>, PCMag (Aug. 15, 2024), https://www.pcmag.com/how-to/use-apple-cash-send-request-money.</p></div>

Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	 <p data-bbox="489 618 1549 683"><i>See, e.g., 9to5Mac, iOS 17.4 – 30+ New Changes and Features, YouTube (Feb. 28, 2024), https://www.youtube.com/watch?v=wT5osIMpyuQ&t=635s.</i></p>
<p>19[i] on receiving said user payment approval authorization input, a transmitting by the wireless interface of the approved complete payment information for the online transaction.</p>	<p>An Apple Pay-, Apple Wallet, and/or Apple Cash-enabled computing device, on receiving said user payment approval authorization input, transmits by the wireless interface of the approved complete payment information for the online transaction.</p> <p>Payment flow</p> <p>Apple Pay uses device-specific tokenized credit or debit card credentials (DPAN) in place of a Payment Account Number (PAN). When users authenticate the payment using Face ID, Touch ID or their passcode, the tokenized card data is returned to your app or website. This token can then be passed to your Payment Service Provider (PSP) to process as you would for a typical online credit or debit card payment.</p>  <p><i>See, e.g., Apple, Apple Pay Merchant Integration Guide at 5 (Jan. 2024) available at http://developer.apple.com/apple-pay/Apple-Pay-Merchant-Integration-Guide.pdf; Get started with Apple Pay on the Web, Apple Developer, https://developer.apple.com/videos/play/tech-talks/111381/.</i></p>

Claim No.	Apple Pay-, Apple Wallet-, and/or Apple Cash Enabled Computing Device
	<p data-bbox="493 203 1186 251">Pay with your virtual card number</p> <p data-bbox="493 267 1449 349">If you need to give a card number when you check out online or in stores where Apple Pay isn't accepted, you can find your virtual card number in the Wallet app. If you use Apple Card Family² and you share your account with a co-owner³, you each have your own virtual card number.</p> <p data-bbox="493 373 1375 397">Your virtual card number is different from your titanium card number and Apple Pay card number.</p> <p data-bbox="493 406 1848 430"><i>See, e.g., How to make purchases with Apple Card</i>, Apple (Sept. 18, 2024), https://support.apple.com/en-us/104951.</p> <p data-bbox="493 462 1417 576">Use your virtual card number for Apple Cash</p> <p data-bbox="493 600 1438 657">Use your Apple Cash virtual card number to make secure purchases online where Apple Pay isn't yet available.</p> <p data-bbox="493 665 1816 690"><i>See, e.g., Use your virtual card number for Apple Cash</i> (Sept. 26, 2024), https://support.apple.com/en-us/119943.</p>

(Credit: PCMag / Apple)

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	<p data-bbox="489 204 1035 237">Exchange Money With Tap to Cash</p> <p data-bbox="489 256 1499 378">If you and a fellow iPhone user are running <u>iOS 18</u>, you can use the new Tap to Cash feature to exchange money. To set this up, go to Settings > General > AirDrop, and make sure Bringing Devices Together is enabled. [. . .]</p> <p data-bbox="489 397 1533 516">Double click the side button to confirm the transaction and hold your iPhone next to the iPhone of the other person. The other person should then accept the transaction, and the money is transferred to their Apple Cash account.</p> <div data-bbox="489 570 1539 1325">  </div> <p data-bbox="489 1328 699 1352">(Credit: PCMag / Apple)</p> <p data-bbox="489 1356 1984 1421">See, e.g., Lance Whitney, <i>How to Send Money to Friends (or Request They Pay Up) With Apple Cash</i>, PCMag (Aug. 15, 2024), https://www.pcmag.com/how-to/use-apple-cash-send-request-money.</p>